

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Steven Spangler
Lisa Marie Spangler
Debtors

Case No. 17-00450-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: JGoodling
Form ID: pdf002

Page 1 of 3
Total Noticed: 98

Date Rcvd: May 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2017.

db/jdb +Michael Steven Spangler, Lisa Marie Spangler, 1376 Highland Avenue Road,
Gettysburg, PA 17325-7703
cr +PeoplesBank, A Codorus Valley Company, c/o Shaan S. Chima, Esq., Gebhardt & Smith LLP,
One South Street, Suite 2200, Baltimore, MD 21202-3281
4881096 +Advanced Contractors Supply, 359 Manchester Road, Westminster, MD 21157-3872
4892813 +Allied Building Products Corp, c/o D Harrington/J Santos, 15 East Union Avenue,
East Rutherford, NJ 07073-2127
4881097 Anesthesia Assoc. of York, P O Box 639012, Cincinnati, OH 45263-9012
4881098 Baltimore Gas & Electric, P O Box 13070, Philadelphia, PA 19101-3070
4881099 +Barco Electric Inc, 1945 Running Brooke Drive, Westminster, MD 21158-2709
4881100 +Barnes Service Center, Inc., 500 Lucabaugh Mill Road, Westminster, MD 21157-6322
4881101 +Barr Credit Services, 5151 E. Broadway Blvd., Suite 800, Tucson, AZ 85711-3775
4881102 +Belair Road Supply, 7750 Pulaski Highway, P O Box 72729, Rosedale, MD 21237-8729
4905745 +Belair Road Supply Co., Inc., William A. Hahn, Jr., 502 Washington Ave., Suite #710,
Towson, MD 21204-4547
4881103 Belco Community Credit Union, P O Box 82, Harrisburg, PA 17108-0082
4913376 +Belco Community Credit Union, 449 Eisenhower Blvd, Suite 200, Harrisburg, PA 17111-2301
4881104 +Ben's Rental, Inc., 711 Baltimore Blvd., Westminster, MD 21157-6169
4881105 +Biles Fire Protection Services, LLC, 4629 Benson Avenue, Halethorpe, MD 21227-1410
4881106 +Budow and Noble, P.C., 7315 Wisconsin Avenue, Suite 500 West, Bethesda, MD 20814-3206
4881107 Card Member Services, P O Box 790408, Saint Louis, MO 63179-0408
4881108 +Carpet & Wood Floor Liquidators, 5199 Raynor Avenue, Linthicum Heights, MD 21090-1434
4881110 Chase, P O Box 15153, Wilmington, DE 19886-5153
4881111 +Chase/Bank One Card Service, P O Box 15298, Wilmington, DE 19850-5298
4881112 +Chase/Bank One Card Services, P O Box 15298, Wilmington, DE 19850-5298
4881113 +Chavis Enterprises, LLC, c/o Meredith b. martin, Esquire,
901 Dulaney Valley Road, Suite 610, Towson, MD 21204-2685
4881114 +Chesapeake Industrial Leasing Co., 26500 Ridge Road, Damascus, MD 20872-1915
4881115 +City of Baltimore Parking Fines Sec, P O Box 13327, Baltimore, MD 21203-3327
4881116 +Classic Masonry, LLC, P O Box 543, Reisterstown, MD 21136-0543
4881118 +Comenity Bank/Lane Bryant, P O Box 182789, Columbus, OH 43218-2789
4881119 Comptroller of Maryland, Revenue Administration Division, 110 Carroll Street,
Annapolis, MD 21411-0001
4881120 +Custom Electronic Service, Inc., 11 Gwynns Mills Court, Suite H,
Owings Mills, MD 21117-3500
4881122 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, P O Box 5292,
Carol Stream, IL 60197-5292)
4881123 Dept. of Housing and Urban Develop., Personal Property Division, P O Box 17052,
Baltimore, MD 21297-1052
4881124 +EMS Heating and Cooling Inc., William Joseph Morrissett IV, 2436 Tyrone Road,
Westminster, MD 21158-2638
4881127 +Finch Rentals, Inc., 1127 Littlestown Pike, Westminster, MD 21157-3005
4881128 +Freedom Septic Service, Inc., 2809 Liberty Road, Sykesville, MD 21784-6900
4881131 +Gerard F. Miles, Sr., Esquire, Huesman, Jones and Miles, LLC,
11350 McCormick Road, Suite 950, Hunt Valley, MD 21031-1002
4881132 Goodyear/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
4881133 +Hockstein's Inc., 8600 Ashwood Drive, Capitol Heights, MD 20743-3785
4881134 +Home Depot, P O Box 790420, Saint Louis, MO 63179-0420
4881135 +Home Depot, Dept. 32-2503346748, P O Box 78047, Phoenix, AZ 85062-8047
4881136 +Irwin E. Weiss, Esquire, Law Offices of Irwin E. Weiss, 920 Providence Road, Suite 905,
Towson, MD 21286-2975
4881137 +Jamie Glick, Esquire, Weinstock, Friedman & Friedman, P.A., 4 Reservoir Circle, 2nd floor,
Pikesville, MD 21208-6319
4881139 +Just Temps GRS LLC, 20 South Central Avenue, Baltimore, MD 21202-4636
4881140 +K & T Plumbing, Inc., 3427 Old taneytown Road, Taneytown, MD 21787-2719
4881142 Kenseal Construction Products, P O Box 416001, Boston, MA 02241-6001
4881145 M & T Bank, P O Box 2187, Buffalo, NY 14221
4881146 M & T Bank, 625A Baltimore Blvd., Westminster, MD 21157
4902538 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
4881147 +Manders Decorating Company, Inc., 9141 Brookville Road, Silver Spring, MD 20910-1829
4881148 +McCarthy Wilson, Esquire, McCarthy Wilson LLP, 2200 Research Blvd.,
Rockville, MD 20850-3515
4881150 +Michael and Lauren Wedekind, 10005 Emily Fox Court, Ellicott City, MD 21042-1676
4881151 +Mosiatic Tile Company, 3935 Stonecroft Blvd., Chantilly, VA 20151-1032
4881152 +Movable Storage, Inc., C.T. Dumpsters, 1828 West Liberty Road, Westminster, MD 21157-7904
4881153 +National Lumber Company, 4901 Pulaski Highway, Baltimore, MD 21224-1696
4881155 PNC Bank Mortgage Services, P O Box 8703, Dayton, OH 45401-8703
4881154 Peoples Bank, Gebhardt & Smith LLP, One South Street, Suite 2200,
Baltimore, MD 21202-3281
4884731 +PeoplesBank, A Codorus Valley Company, c/o Shaan S. Chima, Esq., Gebhardt & Smith LLP,
One South Street, Suite 2200, Baltimore, Maryland 21202-3281
4881156 +Princes Georges County, P O Box 806, Lanham, MD 20703-0806

4881159 +RMS Mechanical LLC, 3032 Mallview Road, Baltimore, MD 21230-3330
 4881157 +Randall Hoff Interiors, 306 S. Seton Avenue, Emmitsburg, MD 21727-9227
 4881158 +Revolution Building Supply, LLC, 4401 Eastern Avenue, Baltimore, MD 21224-4403
 4881160 Schnabel Engineering, P O Box 7422, Merrifield, VA 22116-7422
 4881161 Sear Commerical One Credit Plan, Dept. 53-2031287412, P O Box 78037,
 Phoenix, AZ 85062-8037
 4881162 State of Maryland, Unemployment Insurance Fund, P O Box 17291, Baltimore, MD 21297-0365
 4881163 +Stephanie R. Brophy, Esquire, Dulany Leahy Curtis and Beach LLP, 127 E. Main Street,
 Westminster, MD 21157-5012
 4881164 +Stephen McCloskey, Esquire, Semmes, Bowen, Semmes, 25 South Charles Street, Suite 1400,
 Baltimore, MD 21201-2400
 4881165 +Stew's Services, LLC, 1642 Old Westminster Pike, Westminster, MD 21157-7241
 4881166 +Suntrust Bank, P O Box 85052, Richmond, VA 23285-5052
 4881168 #+TC Drywall, LLC, 11050 Resort Road, Apt #110, Ellicott City, MD 21042-2082
 4881169 +The Gutter Guys, 7120 Golden Ring Road, Essex, MD 21221-3161
 4918571 +The Reisterstown Lumber Company, H Barnes Mowell, 16925 York Road, Monkton, MD 21111-1000
 4881170 +The Reisterstown Lumber Company, P O Box 337, Reisterstown, MD 21136-0337
 4881171 +The Sherwin Williams Co., 7 Carroll Plaza, Westminster, MD 21157-5382
 4881172 Thomas P. Ryan, Esquire, McCarthy Wilson LLP, 220 Research Blvd., Suite 500,
 Rockville, MD 20850
 4881174 +Timothy A. Dixon, Esquire, Department of the County Attorney, 225 North Center Street,
 Westminster, MD 21157-5108
 4881175 +Tomlin Technology, 77 East Main Street, Suite 106, Westminster, MD 21157-5067
 4881176 +UNI Urgent Care Center, 6030 Daybreak Circle, Suite A150, Clarksville, MD 21029-1638
 4881179 Verizon, P O Box 4830, Trenton, NJ 08650-4830
 4881178 Verizon, P O Box 25505, Lehigh Valley, PA 18002-5505
 4881180 +Verizon Wireless, P O Box 26055, Minneapolis, MN 55426-0055
 4881184 +WTC Contractors, Inc., 3033 Salem Bottom Road, Westminster, MD 21157-8053
 4881181 Wellspan Health, P O Box 742641, Cincinnati, OH 45274-2641
 4881182 Wellspan Phisicians Billing, P O Box 742641, Cincinnati, OH 45274-2642
 4881183 +William A. Hahn, Jr., Esquire, Nottingham Center, Suite 710, 502 Washington Avenue,
 Towson, MD 21204-4516

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4881109 +E-mail/Text: grouch@ccg.carr.org May 15 2017 18:57:36 Carroll County Maryland,
 Bureau of Solid Waste, 225 N. Center Street, Westminster, MD 21157-5108
 4881117 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com May 15 2017 18:58:11 Comcast,
 P O Box 3006, Southeastern, PA 19398-3006
 4881121 +E-mail/Text: scarr@yourdcb.com May 15 2017 18:57:48 Damascus Community Bank,
 26500 Ridge Road, Box #1, Damascus, MD 20872-1915
 4881125 E-mail/Text: bankruptcy@erieinsurance.com May 15 2017 18:58:17 Erie Insurance Group,
 100 Erie Insurance Place, Erie, PA 16530-1105
 4881129 +E-mail/Text: jennifer.macedo@gatewayonlending.com May 15 2017 18:57:40 Gateway One Lending,
 3818 E. Coronado Street, Suite 100, Anaheim, CA 92807-1620
 4917478 +E-mail/Text: jennifer.macedo@gatewayonlending.com May 15 2017 18:57:40
 Gateway One Lending & Finance, LLC, 160 N Riverview Drive, Ste 100, Anaheim, CA 92808-2293
 4881130 E-mail/Text: jennifer.macedo@gatewayonlending.com May 15 2017 18:57:40
 Gateway One Lending and Finance, P O Box 650004, Dallas, TX 75265-0004
 4881138 +E-mail/Text: bankruptcy-notices@shell.com May 15 2017 18:58:20 Jiffy Lube, P O Box 620130,
 Middleton, WI 53562-0130
 4881141 E-mail/Text: bk@ccg2.com May 15 2017 18:57:49 Kenseal Construction Products,
 c/o Continental Commercial Group, 317 S. Brand Blvd., Glendale, CA 91204-1701
 4881143 E-mail/Text: bnckohlnotices@becket-lee.com May 15 2017 18:57:40 Kohl's, P O Box 3115,
 Milwaukee, WI 53201-3115
 4881144 E-mail/Text: jrubinstein@longfence.com May 15 2017 18:58:20 Long Fence Co., Inc.,
 2520 Urbana Pike, Ijamsville, MD 21754-8624
 4881149 +E-mail/Text: bknotices@mbandw.com May 15 2017 18:58:05 McCarthy, Burgess & Wolff,
 26000 Cannon Road, Bedford, OH 44146-1807
 4902673 E-mail/Text: bnc-quantum@quantum3group.com May 15 2017 18:57:48
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 4881167 E-mail/PDF: gecsedirecoverycorp.com May 15 2017 18:54:17 SYNCB/Walmart, P O Box 965024,
 Orlando, FL 32896-5024
 4881173 E-mail/Text: stan.arnold@tbhconcrete.com May 15 2017 18:57:45
 Thomas, Bennett & Hunter, Inc., 70 John Street, Westminster, MD 21157-4835
 4881177 E-mail/PDF: sluna@ur.com May 15 2017 18:54:27 United Rentals (North America), Inc,
 P O Box 100711, Atlanta, GA 30384-0711

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4881126 Farmers & Merchants

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Eugene E. Pepinsky, Jr. on behalf of Attorney BELCO COMMUNITY CREDIT UNION
epepinsky@keeferwood.com
Larry W. Wolf on behalf of Joint Debtor Lisa Marie Spangler ephillips@larrywwolf.com
Larry W. Wolf on behalf of Debtor Michael Steven Spangler ephillips@larrywwolf.com
Shaan S Chima on behalf of Creditor PeoplesBank, A Codorus Valley Company
shaan.chima@gebsmith.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA****IN RE:**MICHAEL S. SPANGLER
LISA M. SPANGLER

: **CHAPTER 13**
 : **CASE NO. 1 - 17 -bk- 00450 RNO**
 :
 : **CHAPTER 13 PLAN**
 :
 : **(Indicate if applicable)**
 : **# MOTIONS TO AVOID LIENS**
 : **1 # MOTIONS TO VALUE COLLATERAL**
 :
 : ☒ **ORIGINAL PLAN**
 : **AMENDED PLAN**
 : **(Indicate 1ST, 2ND, 3RD, etc.)**

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan

PLAN PROVISIONS**DISCHARGE: (Check one)**

The debtor will seek a discharge of debts pursuant to Section 1328(a).



The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in Section 1328(f).

NOTICE OF SPECIAL PROVISIONS: (Check if applicable)

This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in Section 8 of this plan. Other than to insert text into the designated spaces or to expand the tables to include additional claims, the preprinted language of this form may not be altered. This does not mean that the Debtor is prohibited from proposing additional or different plan provisions in Section 8. The Debtor may propose additional or different plan provisions or specify that any of the provisions will not be applicable, provided however, that each such provision or deletion shall be set forth herein in Section 8.

1. PLAN FUNDING AND LENGTH OF PLAN**A. Plan Payments**

1. To date, the Debtor(s) has paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor(s) shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor(s) shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 25,440.00 plus other payments and property stated in Section 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Payment
04/17	03/22	424.00	0	25,440.00
			Total Payments:	\$ 25,440.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and the attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding accordingly. Debtor(s) is responsible for all post-petition mortgage payments due prior to the initiation of conduit mortgage payments.
3. Debtor(s) shall take appropriate action to ensure that all applicable wage attachments are adjusted to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor(s) is at or under median income
☒ Debtor(s) is over median income. Debtor(s) calculates that a minimum of \$ 25,440.00 must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

B. Liquidation of Assets

1. In addition to the above specified plan payments, Debtor(s) shall dedicate to the plan proceeds in the estimated amount of \$ 103,000.00 from the

sale of property known and designated as 916 Leisters Church Road, Westminster, Maryland. All sales shall be completed by May 30, 2017. If the property does not sell by the date specified, then the disposition of the property shall be as follows: auction sale

2. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:
3. The Debtor estimates that the liquidation value of this estate is \$ 90,000.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

2. SECURED CLAIMS

- A. Pre-Confirmation Distributions. Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account #	Estimated Monthly Payment
NONE			\$
			\$

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the plan payment to the Trustee will not require modification of this plan.

- B. Mortgages and Other Direct Payments by Debtor. Payments will be made outside the plan according to the original contract terms, with no modification of contract terms, unless otherwise agreed to by the contracting parties, and with liens retained. All mortgage and other lien claim balances survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim
PNC BANK	1367 HIGHLAND AVENUE ROAD, GETTYSBURG, PA	\$ 1,875.00	\$ 101,930.00
		\$	\$
PEOPLES BANK	1367 HIGHLAND AVENUE ROAD, GETTYSBURG, PA.	\$ 1,630.00	\$ 400,000.00
		\$	\$

- C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the court.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
PEOPLES BANK	1367 HIGHLAND AVENUE ROAD, GETTYSBURG, PA	\$ 13,040.00 **	\$ 6,520.00	\$ 19,560.00
		\$	\$	\$
** TO BE PAID WITH SALE PROCEEDS FROM SALE		\$	\$	\$
OF 916 LEISTERS CHURCH ROAD, WESTMINSTER, MD		\$	\$	\$

- D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
BELCO COMMUNITY CREDIT UNION	2011 NISSAN QUEST	\$ 4,560.00	4.5 %	\$ 5,160.00	PLAN
		\$	%	\$	
		\$	%	\$	

* “PLAN” INDICATES THAT THE DEBTOR(S) PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

E. Other Secured Claims. (Including conduit payments)

Name of Creditor	Description of Collateral	Principal balance of Claim	Interest Rate	Total to be paid in plan
NONE		\$	%	\$
		\$	%	\$
		\$	%	\$

F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured creditors. Upon confirmation of the plan, bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor’s right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered
NONE	

- G. Lien Avoidance. The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (this section should not be used for statutory or consensual liens such as mortgages):

Name of Creditor	Description of Collateral

- H. Optional provisions regarding duties of certain mortgage holders and servicers. Property of the estate vests upon closing of the case, and Debtor elects to include the following provisions. (Check if applicable)



Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and/or deeds of trust on the principal residence of the Debtor to do the following:

(1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage. If the plan provides for an allowed payment of post-petition arrearages as set forth in Section 2C, apply those payments to only the post-petition arrearages.

(2) Deem the pre-petition arrearage as contractually current upon confirmation of the plan for the sole purpose of precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.

(3) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

3. PRIORITY CLAIMS

- A. Allowed unsecured claims entitled to priority under section 1322(a) will be paid in full unless modified under Section 8:

Name of Creditor	Estimated Total Payment
NONE	\$
	\$
	\$

- (2) Attorney fees. Check one box:

\$_____ per hour, to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the requested amount of compensation approved by the Court.

- (3) Other administrative claims.

Name of Creditor	Estimated Total Payment
	\$
	\$
	\$

4. UNSECURED CLAIMS

- A. Claims of Unsecured Nonpriority Creditors Specially Classified. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
NONE		\$	%	\$
		\$	%	\$

- B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
		\$	%	\$	\$	
		\$	%	\$	\$	

6. **REVESTING OF PROPERTY: (Check One)**

- ☐ Property of the estate will vest in the Debtor upon confirmation. (Not to be used with Section 2H)
- ☒ Property of the estate will vest in the Debtor upon closing of the case.

7. **STUDENT LOAN PROVISIONS**

- A. Student loan provisions. This plan does not seek to discharge student loan(s) except as follows:

(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)

Name of Creditor	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment
	\$	%	\$	\$
	\$	%	\$	\$

8. **OTHER PLAN PROVISIONS**

- A. Include the additional provisions below or on an attachment. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Debtor's will file a Motion to Sell the real estate beneficially owned by 2 LLC's owned by Michael Spangler, FSC Realty, LLC:

1. 916 Leisters Church Road, Westminster, MD estimated net sale proceeds \$ 150,000.00 &

2. 2878 Pumping Station Road, Fairfield, PA estimated net sale proceed \$ -0-.

9. ORDER OF DISTRIBUTION:

Payments from the plan will be made by the Trustee in the following order:

Level 1:	
Level 2:	
Level 3:	
Level 4:	
Level 5:	
Level 6:	
Level 7:	
Level 8:	

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1:	Adequate protection payments.
Level 2:	Debtor's attorney's fees.
Level 3:	Domestic Support Obligations.
Level 4:	Priority claims, pro rata.
Level 5:	Secured claims, pro rata.
Level 6:	Specially classified unsecured claims.
Level 7:	General unsecured claims.
Level 8:	Untimely filed unsecured claims to which the Debtor has not objected.

GENERAL PRINCIPLES APPLICABLE TO ALL PLANS

All pre-petition arrears and cramdowns shall be paid to the Trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Claims filed after the bar date that are not properly served on the Trustee will not be paid. The Debtor is responsible for reviewing claims and filing objections, if appropriate.

Dated: April 6, 2017

LARRY W. WOLF, ESQ.

Attorney for Debtor

MICHAEL S. SPANGLER

Debtor

LISA M. SPANGLER

Joint Debtor